Town of Westborough

Insurance Rates

Active Employees and "Non-Medicare" Early Retirees - Rates Effective July 1, 2023

| | | TOTAL Monthly Cos | | ost Distributed | Payroll Deductions |
|---|---------------------------|---|--|---|--|
| | | <u> Monthly Rate</u> | <u>Town</u> | Employee/Retiree | <u>Bi-Weekly (24)</u> |
| Deposits DI | | 100% | 75% | 25% | |
| BCBSMA Blue Care Elect (PPO)* | | 40 774 75 | 42.070.04 | 4500.04 | 42.45.47 |
| | mily | \$2,771.75 | \$2,078.81 \$799.99 | \$692.94 \$266.67 | \$346.47 \$133.33 |
| \$300 Deductible Sin | gle | \$1,066.66 | \$799.99 | \$200.07 | \$133.33 |
| * New Enrollments must meet | certain | criteria in order to j | oin the PPO - ple | ase contact HR for de | etails. |
| BCBSMA HMO Blue NE (HMO) | | | | | |
| \$900 Deductible Far | mily | \$2,295.98 | \$1,721.98 | \$574.00 | \$287.00 |
| \$300 Deductible Sin | gle | \$883.11 | \$662.33 | \$220.78 | \$110.39 |
| BCBSMA Access Blue NE Saver (HDHP HMO) |) | | | | |
| · · | nily | \$1,928.62 | \$1,446.46 | \$482.16 | \$241.08 |
| \$2,000 Deductible* Sing | - | \$741.80 | \$556.35 | \$185.45 | \$92.73 |
| | | | | _ | |
| | | 50% of deductible to mployee starts emplo | | | |
| Medicare Eligible Retirees - Rates Effect | ive Jar | nuary 1, 2023 | | | |
| | | TOTAL | Monthly Co | ost Distributed | |
| | | Monthly Rate | <u>Town</u> | <u>Retiree</u> | |
| _ | | 100% | 75% | 25% | |
| BCBSMA Medex <u>Supplement w/Blue Rx PDF</u> | 2 | \$351.91 | \$263.93 | \$87.98 | Per person |
| Fallon Senior Premier <u>HMO*</u> | | \$328.00 | \$246.00 | \$82.00 | Per person |
| | | 40-0-0 | ¢200.12 | \$93.37 | Per person |
| Tufts Medicare Preferred <u>HMO*</u> | | \$373.50 | \$280.13 | , | , |
| * Both HMOs are "Medicare Advantage P | Plans". | | | , | · |
| | Plans". | | | | · |
| * Both HMOs are "Medicare Advantage P | Plans". | | 1/1/2024. | ost Distributed | · |
| * Both HMOs are "Medicare Advantage P | Plans". | All plans to renew | 1/1/2024. | | |
| * Both HMOs are "Medicare Advantage P | Plans". | All plans to renew | v 1/1/2024. Monthly Co | ost Distributed | |
| * Both HMOs are "Medicare Advantage P | | All plans to renew TOTAL Monthly | Monthly Co | ost Distributed <u>Employee</u> | , (\$15,000 of Coverage) |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Emplo | | All plans to renew TOTAL Monthly 100% | Monthly Co <u>Town</u> 65% | ost Distributed <u>Employee</u> 35% | |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Emplo | oyees tirees | TOTAL Monthly 100% \$6.90 \$2.30 | Monthly Co Town 65% \$4.48 \$1.49 | ost Distributed Employee 35% \$2.42 | (\$15,000 of Coverage) |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Emplo | oyees tirees | TOTAL Monthly 100% \$6.90 \$2.30 | Monthly Co Town 65% \$4.48 \$1.49 | ost Distributed Employee 35% \$2.42 | (\$15,000 of Coverage) |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Employee Ret Dental Insurance - Rates Effective July 1, | oyees tirees | TOTAL Monthly 100% \$6.90 \$2.30 ("Active" Employ | Monthly Co <u>Town</u> 65% \$4.48 \$1.49 yees Only) | ost Distributed <u>Employee</u> 35% \$2.42 \$0.81 | (\$15,000 of Coverage) (\$ 5,000 of Coverage) |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Employee Ret Dental Insurance - Rates Effective July 1, BCBSMA Dental Blue Freedom - "HIGH" PLAN \$1,000 Calendar Year Maximum | oyees tirees | TOTAL Monthly 100% \$6.90 \$2.30 ("Active" Employ | Monthly Co <u>Town</u> 65% \$4.48 \$1.49 vees Only) <u>Town</u> | Sect Distributed Employee 35% \$2.42 \$0.81 | (\$15,000 of Coverage) (\$ 5,000 of Coverage) |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Emplo Ret Dental Insurance - Rates Effective July 1, BCBSMA Dental Blue Freedom - "HIGH" PLAN \$1,000 Calendar Year Maximum | oyees tirees | TOTAL Monthly 100% \$6.90 \$2.30 ("Active" Employ Monthly 100% | Monthly Co <u>Town</u> 65% \$4.48 \$1.49 vees Only) <u>Town</u> | st Distributed <u>Employee</u> 35% \$2.42 \$0.81 <u>Employee</u> 100% | (\$15,000 of Coverage) (\$ 5,000 of Coverage) Bi-Weekly (24) |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Emplo Ret Dental Insurance - Rates Effective July 1, BCBSMA Dental Blue Freedom - "HIGH" PLAN \$1,000 Calendar Year Maximum | oyees tirees , 2023 | TOTAL Monthly 100% \$6.90 \$2.30 ("Active" Employ Monthly 100% \$115.39 | Monthly Co <u>Town</u> 65% \$4.48 \$1.49 vees Only) <u>Town</u> | Employee 100% \$115.39 | (\$15,000 of Coverage) (\$ 5,000 of Coverage) Bi-Weekly (24) \$57.70 |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Employ Ret Dental Insurance - Rates Effective July 1, BCBSMA Dental Blue Freedom - "HIGH" PLAN \$1,000 Calendar Year Maximum Fa | oyees tirees , 2023 | TOTAL Monthly 100% \$6.90 \$2.30 ("Active" Employ Monthly 100% \$115.39 | Monthly Co <u>Town</u> 65% \$4.48 \$1.49 vees Only) <u>Town</u> | Employee 100% \$115.39 | (\$15,000 of Coverage) (\$ 5,000 of Coverage) Bi-Weekly (24) \$57.70 |
| * Both HMOs are "Medicare Advantage P Basic Life Insurance Active Employ Ret Dental Insurance - Rates Effective July 1, BCBSMA Dental Blue Freedom - "HIGH" PLAN \$1,000 Calendar Year Maximum Fa S BCBSMA Dental Blue Freedom - "LOW" PLAN \$750 Calendar Year Maximum | oyees tirees , 2023 | TOTAL Monthly 100% \$6.90 \$2.30 ("Active" Employ Monthly 100% \$115.39 | Monthly Co <u>Town</u> 65% \$4.48 \$1.49 vees Only) <u>Town</u> | Employee 100% \$115.39 | (\$15,000 of Coverage) (\$ 5,000 of Coverage) Bi-Weekly (24) \$57.70 |